

## DECLARATION AND POWER OF ATTORNEY

As a ~~deceased~~ named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEMS AND METHODS FOR PROCESSING CREDIT CARD TRANSACTIONS THAT EXCEED A CREDIT LIMIT the specification of which  is attached and/or  was filed on June 29, 2001, as United States Application No. 09/897,775 or PCT International Application No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

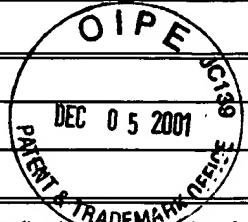
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I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
			<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

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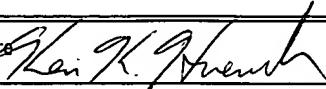


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Listing of Inventors Continued on Page 2 hereof.  Yes  No

January 2000

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Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
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Post Office Address 4710 Kensington Avenue Richmond, VA 23226		

Full Name of Fifth Inventor: Marco Solomon	Inventor's Signature	Date
Residence 2130 P. Street Nw Apt. 910 Washington, D.C. 20037		Citizenship USA
Post Office Address 2130 P. Street Nw Apt. 910 Washington, D.C. 20037		

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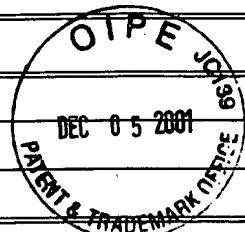
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Residence 1050 N. Stuart Street #320 Arlington, VA 22201		Citizenship USA
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Full Name of Second Inventor: Halcheng Li	Inventor's Signature 	Date 08/25/01
Residence 63 Abrams Court Apt 5F Stanford, CA 94305	Citizenship USA	
Post Office Address 63 Abrams Court Apt 5F Stanford, CA 94305		

Full Name of Third Inventor: Martin Poteralski	Inventor's Signature	Date
Residence 4087 Mineral Springs Lane Apt 6A Glen Allen, VA 23060	Citizenship USA	
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Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
Residence 4710 Kensington Avenue Richmond, VA 23226	Citizenship USA	
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Full Name of Fifth Inventor: Marc Solomon	Inventor's Signature	Date
Residence 2130 P. Street Nw Apt. 910 Washington, D.C. 20037	Citizenship USA	
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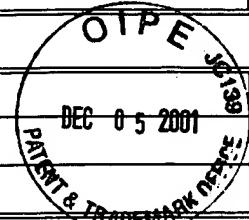
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Post Office Address 4087 Mineral Springs Lane Apt 6A Glen Allen, VA 23060		

Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
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Full Name of Fifth Inventor: Marc Solomon	Inventor's Signature	Date
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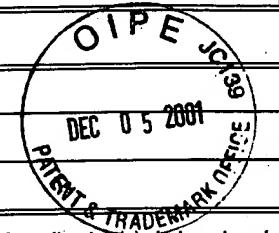
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I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsbold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zottter, Reg. No. 27,680; Dennis P. O'Reilly, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewis, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540; C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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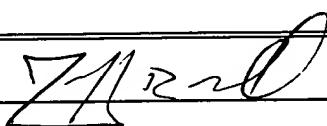
Listing of Inventors Continued on Page 2 hereof.  Yes  No

January 2000

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Full Name of Fifth Inventor: Marc Solomon	Inventor's Signature	Date
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Listing of Inventors Continued on Page 2 hereof.  Yes  No

January 2000

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

DECLARATION AND POWER OF ATTORNEY #3

As a below named Inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole Inventor (if only one name is listed below) or an original, first, and joint Inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the Invention entitled: SYSTEMS AND METHODS FOR PROCESSING CREDIT CARD TRANSACTIONS THAT EXCEED A CREDIT LIMIT the specification of which  is attached and/or  was filed on June 29, 2001, as United States Application No. 09/897,775 or PCT International Application No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

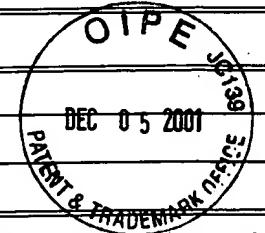
I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing



I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

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Listing of Inventors Continued on Page 2 hereof.  Yes  No

January 2000

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Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
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Full Name of Fifth Inventor: Marc Solomon	Inventor's Signature 	Date 8/23/01
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